Stockbroking | Wealth Management | Corporate Advice

11 June 2019

EVERWISE CORPORATION PTY LTD
EVERWISE SUPER FUND A/C
PO BOX K419
HAYMARKET NSW 1240

Dear Rebecca

By law we must annually ask you whether your circumstances have changed so that, if necessary, we can adjust the investment strategy we have in place for you.

We have changed the information we collect from clients in order for us to better align our services to their particular circumstances.

Please find attached a ***Client Summary Sheet*** that contains details of the level of service you have sought from us, your relevant personal circumstances and the investment strategy we currently have in place for you. This Client Summary Sheet includes details of what we already know as well as the new information we are seeking to collect.

Please note that this Client Summary Sheet relates to the following account:

**Equities Account no:** 530687

**Account name:** EVERWISE CORPORATION PTY LTD
EVERWISE SUPER FUND A/C
PO BOX K419
HAYMARKET NSW 1240

Please check the contents of the Client Summary Sheet and promptly advise us of any significant changes in circumstances and the additional information we are seeking. Unless you advise us to the contrary, we will presume that these are unchanged and our advice will be structured accordingly.

Should you have any queries regarding this or any other matter, please do not hesitate to contact me.

Yours sincerely

**Raymond Chan** (JP CFP® SSA CPA(FPS) FellowFin MCom ADA2(ASX))

Head of Asian Desk - Retail | Authorised Rep: 000259387

Direct: 02 9125 1733 | Fax: 02 9043 7999

Email: raymond.chan@morgans.com.au

# Client Summary Sheet

Client Name: EVERWISE CORPORATION PTY LTD
Equities Account: 530687

## ACCOUNT DETAILS

| | |
|---|---|
| **Company Name (if applicable)** | EVERWISE CORPORATION PTY LTD |
| **Super/Trust Name** | Everwise Super Fund |
| **Designation** | EVERWISE SUPER FUND A/C |

## PERSONAL DETAILS

| **Person 1** | **Shao Ping Liang** |
|---|---|
| Primary Contact | ✓ |
| Home Phone | |
| Mobile | |
| Business Phone | 02 9281 1880 |
| Facsimile | |
| Email | rebecca@shumliang.com.au |
| Date of Birth | |
| Occupation | Accountant |
| Work Status | Self employed |
| Employer | |

| **Person 2** | |
|---|---|
| Primary Contact | ☐ |
| Home Phone | |
| Mobile | |
| Business Phone | |
| Facsimile | |
| Email | |
| Date of Birth | |
| Occupation | |
| Work Status | |
| Employer | |

Client Name: EVERWISE CORPORATION PTY LTD
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## YOUR GOALS & OBJECTIVES FOR THIS ACCOUNT

**DESCRIBE IN YOUR OWN WORDS YOUR CURRENT GOALS & OBJECTIVES FOR THIS ACCOUNT**

(1) To invest in Australian Shares, Listed Property Trust, Fixed Interest and Cash
(2) To manage part of your Super Fund portfolio for Income and Growth
(3) To invest your share portfolio for Long Term (5 year plus)

## YOUR INVESTMENT EXPERIENCE

| Equities investment experience | Person 1 | Person 2 | Person 3 |
|---|---|---|---|
| This is my first investment experience | ☐ | ☐ | ☐ |
| Up to 3 years | ☐ | ☐ | ☐ |
| 3 years or more | ✓ | ☐ | ☐ |

| How familiar you are with the following products | Person 1 | | | Person 2 | | | Person 3 | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1: Nil | 2: Moderate | 3: Extensive | | | | | | |
| Listed securities | 1 | 2 | ❸ | 1 | 2 | 3 | 1 | 2 | 3 |
| Hybrid securities | 1 | 2 | ❸ | 1 | 2 | 3 | 1 | 2 | 3 |
| Fixed Interest | 1 | 2 | ❸ | 1 | 2 | 3 | 1 | 2 | 3 |
| Options | ❶ | 2 | 3 | 1 | 2 | 3 | 1 | 2 | 3 |
| Warrants | ❶ | 2 | 3 | 1 | 2 | 3 | 1 | 2 | 3 |

Client Name: EVERWISE CORPORATION PTY LTD
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## YOUR RETIREMENT STATUS

| Retirement status | Person 1 | | Person 2 | | Person 3 | |
|---|---|---|---|---|---|---|
| | Retirement Year | Retirement Age | Retirement Year | Retirement Age | Retirement Year | Retirement Age |
| Retired | | | | | | |
| Plan to retire | 2032 | 65 | | | | |

## INVESTMENT TIMEFRAME

| Time Frame | 2 years or less | Within 2-5 years | > 5 years |
|---|---|---|---|
| | ☐ | ☐ | ✓ |

# Client Summary Sheet

Client Name: EVERWISE CORPORATION PTY LTD
Equities Account: 530687

## YOUR RELIANCE ON EQUITIES &/OR FIXED INTEREST INCOME?

| Level of reliance | Person 1 | Person 2 | Person 3 |
|---|---|---|---|
| Entirely | ☐ | ☐ | ☐ |
| Substantially | ☐ | ☐ | ☐ |
| Partially | ☐ | ☐ | ☐ |
| Not at all | ✓ | ☐ | ☐ |

## YOUR ASSETS & LIABILITIES

☐ Overall ✓ This account only

| Personal Assets | Owner | Amount |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| **TOTAL** | | **$0.00** |

| Investments | Owner | Amount |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| **TOTAL** | | **$0.00** |

# Client Summary Sheet

Client Name: EVERWISE CORPORATION PTY LTD
Equities Account: 530687

| Superannuation | Owner | Amount |
|---|---|---|
| Morgans Wealth+ a/c 530687 | Super Fund | $130,738.00 |
| | | |
| | | |
| | | |
| | | |
| **TOTAL** | | **$130,738.00** |

| Liabilities | Owner | Amount |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| **TOTAL** | | **$0.00** |

## ASSETS YOU HAVE ALLOCATED TO THIS ACCOUNT

| Assets | Owner | Amount |
|---|---|---|
| Morgans Wealth+ a/c 530687 | Super Fund | $130,738.00 |
| | | |
| | | |
| | | |
| **TOTAL** | | **$130,738.00** |

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## YOUR BORROWINGS

**ARE YOU USING BORROWED FUNDS TO INVESTMENT IN THIS ACCOUNT: ☐ Yes ✓ No**
**(IF YES, PLEASE IDENTIFY BELOW)**

| Borrowings | Owner | Amount |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| **TOTAL** | | **$0.00** |

## YOUR INCOME

| Income | Owner | Amount |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| **TOTAL** | | **$0.00** |

# Client Summary Sheet

Client Name: EVERWISE CORPORATION PTY LTD
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## YOUR INVESTMENT OBJECTIVES

### WHICH OF THE FOLLOWING CATEGORIES DO YOU CONSIDER TO BE THE MOST RELEVANT TO YOUR NEEDS AND OBJECTIVES?

| | Investment Objective/Risk Profile | Weighting % |
|---|---|---|
| | **Capital Preservation**<br>In order to protect my capital value, I accept a lower return on my portfolio. I require an ongoing, low risk income stream and understand that the after tax returns may be low and may not keep pace with inflation. My portfolio is unlikely to include many listed equities. | 0% |
| Low Risk | **Income – below average appetite for capital risk**<br>I mainly want to receive income from my share portfolio, and would like a higher income return than offered by cash and term deposits. I want to use fixed interest securities and shares to boost the income return of my portfolio, and I accept that they increase the capital risk in order to do so. My portfolio is likely to include fixed income products, hybrid equities and equities in market leaders with a record of paying regular, reliable dividends. | 0% |
| | **Income/Growth – medium risk appetite**<br>I want both income and growth. I understand that growth assets will always form part of the portfolio, and I am prepared to accept some capital risk. I am looking for a diversified portfolio of both equities and fixed interest investments. | **100%** |
| Medium Risk | **Growth – above average risk appetite**<br>I want to grow the value of my portfolio over the medium and long term, and am willing to take on additional investment risk to do so. I understand returns in the short-term may be volatile. My portfolio will have a stronger skew to growth investments looking for higher capital growth. | 0% |
| | **High Growth – high risk appetite**<br>I want better than market growth, and am prepared to take on greater investment risk and return in order to achieve this. I am prepared to sacrifice portfolio balance to achieve this and understand my portfolio may include less liquid small stocks, cyclical stocks and stocks that have had volatile historical returns. Security of capital is secondary to the potential for wealth creation. | 0% |
| | **Short term trading – very high risk appetite with a short-term view**<br>I want to invest for the short-term in order to make capital gains on undervalued opportunities or market movements. I expect to buy and sell more frequently than longer term investors, and am willing to take on increased capital and timing risk to do so. | 0% |
| High Risk | **Speculation – extremely high risk appetite**<br>I want to invest in speculative companies that have little track record or profitability, for the purpose of making significant capital gains. I understand companies I invest in may have no track record and may have limited financial strength. Investments may also include the use of warrants and other listed derivatives. | 0% |
| | **Leverage – varying levels of risk depending on purpose and instrument. Generally higher risk**<br>Leverage provides the potential to make higher returns from a smaller initial outlay. Leverage significantly increases risk. Leverage instruments include options, warrants or margin lending facilities. Only suitable for experienced investors who fully understand the risks, rewards and obligations attached to particular leverage instruments | 0% |
| | **TOTAL** | **100%** |

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# PARTICULAR INVESTMENT PREFERENCES (OPTIONAL)

| Investment | Special Interest | Wish to Avoid | Comment |
|---|---|---|---|
| **Sectors** | | | |
| Mining and Energy | ☐ | ☐ | |
| Communication and Technology | ☐ | ☐ | |
| Health and Biotechnology | ☐ | ☐ | |
| Gambling, alcohol and tobacco | ☐ | ☐ | |
| Listed Property Trusts | ☐ | ☐ | |
| **Company Type** | | | |
| Smaller Companies – with track record and profitability | ☐ | ☐ | |
| Speculative Companies – no track record and no profitability | ☐ | ☐ | |
| **New Listings (Floats)** | | | |
| Profitable, established companies | ☐ | ☐ | |
| Developing, not yet profitable companies | ☐ | ☐ | |
| **Fixed Interest** | | | |
| Preference shares | ☐ | ☐ | |
| Hybrid securities | ☐ | ☐ | |
| Debt securities | ☐ | ☐ | |
| Listed Government Bonds | ☐ | ☐ | |
| **Derivatives** | | | |
| Options | ☐ | ☐ | |
| Warrants | ☐ | ☐ | |

# OTHER PREFERENCES

**PLEASE INDICATE IF YOU HAVE ANY OTHER INVESTMENT PREFERENCES**

# TRADE CONFIRMATIONS (CONTRACT NOTES)

| Trade confirmations |
|---|

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| | |
|---|---|
| Hard copy only (address as per Primary contact) | ☐ |
| Email & hard copy | ☐ |
| Email only | ✓ |
| Email address for contract notes | rebecca@shumliang.com.au |
| Postal address for contract notes | |
| | |
| **Details for additional copies** | |
| | |
| | |
| | |
| | |

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# CONTACT PREFERENCES

| Preferred Contact Method (select one) | | | | |
|---|---|---|---|---|
| ✓ Email | ☐ Mobile | ☐ Home Phone | ☐ In person | ☐ Not at all |

| Trading & Portfolio Reports | | | |
|---|---|---|---|
| Outstanding orders | ✓ Daily | | |
| Statement of Account | | ☐ Weekly | ✓ Monthly |
| CHESS Portfolio Holdings | | ☐ Weekly | ✓ Monthly |

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## PERSON/S AUTHORISED TO OPERATE ACCOUNT

If you wish to authorise somebody else (eg spouse, accountant, Power of Attorney, financial planner etc) to act on your account, please complete this section of the document. This Authority may only be revoked by written notice from the Client to Morgans and will take effect at the commencement of the business day following the date of receipt of the notice of revocation by Morgans.

**Note:** Please return a certified copy of identification "for your allocated person/s of authority".

| Authorised Person (Equities) |
|---|
| Full name of authorised person |
| Relationship (e.g. accountant) |
| Date of Birth |
| Address |
| Home Phone |
| Business Phone |
| Mobile |
| Email |
| ☐ email copies of trade confirmations to authorised person |

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## OTHER RELATED CONTACTS

From time-to-time you may require your Adviser to contact other parties in relation to your account (eg. Accountant) – if so, please provide details below (we will not contact them without your prior consent):

| **Related Contact #1** | |
|---|---|
| Full name of related contact | |
| Role | |
| Organisation | |
| Home Phone | |
| Mobile | |
| Email | |

| **Related Contact #2** | |
|---|---|
| Full name of related contact | |
| Role | |
| Organisation | |
| Home Phone | |
| Mobile | |
| Email | |

## THIRD PARTY PAYMENTS

There are no third parties involved.

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## CLIENT ACKNOWLEDGEMENT

By signing below I/We acknowledge and agree (select one as appropriate):

☑ Personal Advice – personal details provided – the information provided herein is an accurate representation of my/our financial position and requirements at this time. I/We also acknowledge that any investment recommendations provided by my/our adviser will be based on the information contained therein. If any of the relevant information provided changes, I/we are obliged to notify Morgans and/or our adviser as soon as possible. Any failure by me/us to provide updated information to Morgans and/or our adviser may result in advice being provided that may no longer be suitable to current personal circumstances.

☐ General Advice/Execution Only – that my/our Adviser has asked about my/our personal circumstances, goals and objectives and I/we have chosen not to provide this detailed information. I/We will make my/our own investment decisions and understand that my/our Adviser will not provide advice tailored to my/our personal circumstances.

## CLIENT SIGNATURES

| Name | Name | Name |
|---|---|---|
| ~~Chao Ping Liang~~ Shaoping Liang | | |
| **Signature** | **Signature** | **Signature** |
| | | |
| **Date** | **Date** | **Date** |
| 11/06/2018 | | |